

Information to identify the case:

Debtor 1	Eugene Curtis Howell	Social Security number or ITIN xxx-xx-2629
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Paula Stacey–Ann Wilson–Howell	Social Security number or ITIN xxx-xx-6969
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-25527-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eugene Curtis Howell

Paula Stacey–Ann Wilson–Howell

11/7/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Eugene Curtis Howell
Paula Stacey-Ann Wilson-Howell
Debtors

Case No. 17-25527-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 70

Date Rcvd: Nov 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2017.

db/jdb	+Eugene Curtis Howell, Paula Stacey-Ann Wilson-Howell, 1082 Shadowlawn Dr, Green Brook, NJ 08812-1747
cr	+Infiniti Financial Services, c/o Stewart, Zlimen & Jungers, LTD, 2277 Highway 36 West, Ste 100, Roseville, MN 55113-3896
516976055	Atlantic Health System, Morriston Medical Center, PO Box 35610, Newark, NJ 07193-5610
516976061	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
516976063	Brighter Dental Care Warren, Accounting Office, 46 Vreeland Dr Ste 6, Skillman, NJ 08558-2638
516976065	Capital One / Nautil, Attn: Bankruptcy Dept, PO Box 30258, Salt Lake City, UT 84130-0258
516976069	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
516976072	Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
516976074	D & A Services, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338
516976076	Dept of Ed/Navient, Attn: Claims Dept, PO Box 9400, Wilkes Barre, PA 18773-9400
516976078	FMA Alliance, LTD, PO Box 2409, Houston, TX 77252-2409
516976079	+Harry Zhang, 45 Loft Drive, Martinsville, NJ 08836-2262
516976081	Infiniti Motor Accep, 990 W 190th St, Torrance, CA 90502-1014
516976085	+Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mt Laurel, NJ 08054-7269
516976088	N.J. Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516976080	++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Infiniti Financial Services, Attn: Bankruptcy, 8900 Freeport Pkwy, Irving, TX 75063-2409)
516976090	NY State Dept of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
516976091	NYP Lower Manhattan Hospital, 170 William St, New York, NY 10038-2612
516976089	National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
516976092	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
516976093	+Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516976094	Professional Claims, Bureau, Inc, PO Box 9060, Hicksville, NY 11802-9060
516976095	Regional Cancer Care Assocs - Morristown, 25 Main St Ste 601, Hackensack, NJ 07601-7083
516976097	+Selip & Stylianou, LLP, 10 Forest Ave, Paramus, NJ 07652-5238
516976099	Sparta Pediatrics, 106 Main St, Sparta, NJ 07871-1912
516976116	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
516976117	Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
516976119	Zygmunt T Wawrzyniak, MD, 911 N Wood Ave, Linden, NJ 07036-4039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 07 2017 22:32:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 07 2017 22:32:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516976054	EDI: ARSN.COM Nov 07 2017 22:08:00 ARS National Services, PO Box 469100, Escondido, CA 92046-9100
516976057	EDI: BANKAMER.COM Nov 07 2017 22:08:00 Bank of America, PO Box 982238, El Paso, TX 79998-2238
516976056	EDI: BANKAMER.COM Nov 07 2017 22:08:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516976060	EDI: TSYS2.COM Nov 07 2017 22:08:00 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
516976058	EDI: TSYS2.COM Nov 07 2017 22:08:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516976062	EDI: TSYS2.COM Nov 07 2017 22:08:00 Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999
516976067	EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516976070	+E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Nov 07 2017 22:33:04 COMCAST, 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899
516976064	EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516976066	EDI: CAPITALONE.COM Nov 07 2017 22:08:00 Capital One / Nautil, 90 Christiana Rd, New Castle, DE 19720-3118
516976068	EDI: CHASE.COM Nov 07 2017 22:08:00 Chase Bank USA, NA, PO Box 15298, Wilmington, DE 19850-5298
516976071	EDI: WFNNB.COM Nov 07 2017 22:08:00 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
516976073	E-mail/Text: kthompson@crownasset.com Nov 07 2017 22:32:34 Crown Asset Management LLC, 3100 Breckinridge Blvd Ste 725, Duluth, GA 30096-7605
516976075	EDI: NAVIENTFKASMDOE.COM Nov 07 2017 22:08:00 Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516976077	EDI: TSYS2.COM Nov 07 2017 22:08:00 Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

District/off: 0312-3

User: admin
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516976082	EDI: IRS.COM Nov 07 2017 22:08:00	Internal Revenue Service Center, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516976084	+EDI: CBSKOHLS.COM Nov 07 2017 22:08:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516976083	EDI: CBSKOHLS.COM Nov 07 2017 22:08:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
516976086	EDI: TSYS2.COM Nov 07 2017 22:08:00	Macy's/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
516976087	EDI: MID8.COM Nov 07 2017 22:08:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
516976096	E-mail/Text: rwjebn@wjbh.org Nov 07 2017 22:33:23	RWJUH - Somerset, Attn: Patient Accounts Department, 379 Campus Dr Ste 2, Somerset, NJ 08873-1161
516976098	+EDI: SWCR.COM Nov 07 2017 22:08:00	Southwest Credit System, 4120 International Pkwy, Carrollton, TX 75007-1958
516976101	EDI: RMSC.COM Nov 07 2017 22:08:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
516976102	EDI: RMSC.COM Nov 07 2017 22:08:00	Syncb/Pc Richards, PO Box 965036, Orlando, FL 32896-5036
516976104	EDI: RMSC.COM Nov 07 2017 22:08:00	Syncb/Toys R US, PO Box 965064, Orlando, FL 32896-5064
516976100	EDI: RMSC.COM Nov 07 2017 22:08:00	Syncb/jc Penneys, PO Box 965007, Orlando, FL 32896-5007
516976103	EDI: RMSC.COM Nov 07 2017 22:08:00	Syncb/tjx Cos Dc, PO Box 965005, Orlando, FL 32896-5005
516976105	EDI: RMSC.COM Nov 07 2017 22:08:00	Syncb/toysrus, PO Box 965005, Orlando, FL 32896-5005
516979008	+EDI: RMSC.COM Nov 07 2017 22:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516976106	EDI: RMSC.COM Nov 07 2017 22:08:00	Synchrony Bank/ Jc Penneys, PO Box 965064, Orlando, FL 32896-5064
516976107	EDI: RMSC.COM Nov 07 2017 22:08:00	Synchrony Bank/ Old Navy, PO Box 965064, Orlando, FL 32896-5064
516976108	EDI: RMSC.COM Nov 07 2017 22:08:00	Synchrony Bank/Pc Richard, PO Box 965064, Orlando, FL 32896-5064
516976109	EDI: RMSC.COM Nov 07 2017 22:08:00	Synchrony Bank/Tjx, PO Box 965064, Orlando, FL 32896-5064
516976114	EDI: TFSR.COM Nov 07 2017 22:08:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
516976115	EDI: TFSR.COM Nov 07 2017 22:08:00	Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026
516976110	EDI: WTRRNBNBANK.COM Nov 07 2017 22:08:00	Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
516976111	+EDI: TDBANKNORTH.COM Nov 07 2017 22:08:00	Td Bank N.A., 70 Gray Rd, Portland, ME 04105-2299
516976112	EDI: WTRRNBNBANK.COM Nov 07 2017 22:08:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
516976113	+EDI: TDBANKNORTH.COM Nov 07 2017 22:08:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7799
516976118	E-mail/Text: BKRMailOps@weltman.com Nov 07 2017 22:32:38	Weltman, Weinberg & Reis Co, LPA, 3705 Marlane Dr, Grove City, OH 43123-8895

TOTAL: 42

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2017 at the address(es) listed below:

Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Juan C Velasco on behalf of Debtor Eugene Howell bankruptcy@velascolaw.com,
G19644@notify.cincompass.com
Juan C Velasco on behalf of Joint Debtor Paula Stacey-Ann Wilson-Howell
bankruptcy@velascolaw.com, G19644@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5